



Association of Community Cancer Centers

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## HEALTH REFORM PRINCIPLES FOR CANCER PATIENTS

As Congress debates proposals to repeal and replace the Affordable Care Act (ACA) and other reforms to our health care system, we urge lawmakers to consider the significant impact these policies will have on the 15.5 million Americans living with or having survived cancer. In 2017, there will be over 1.6 million new cancer diagnoses and 600,000 cancer deaths in the United States.<sup>1</sup> Cancer treatment is expensive and patients often face extremely high out-of-pocket costs. A cancer diagnosis demonstrates the precise need – and role – for health insurance: cancer is inherently unpredictable and cancer patients cannot anticipate what kind of insurance they will need to cover their costs. Thoughtful, comprehensive insurance design is particularly critical for cancer patients and all those living with a serious illness who also face the personal, emotional, and physical toll of their disease.

We are particularly concerned about the impact the proposed legislation, the American Health Care Act (AHCA), would have in its current form on the significant coverage gains that have been made since passage of the ACA; the impact the cost-sharing structure would have on elderly, low-income Americans accessing insurance in the individual and non-group markets; and the proposed changes to the Medicaid program that will shift costs to the states and inevitably squeeze Medicaid benefits for low-income cancer patients across the country.

As you consider the impact health reform proposals will have on your constituents – and our patients – please ensure that cancer patients can continue to receive quality cancer care close to home and make the following five principles a priority in the ongoing health care debate:

1. **Protect access to comprehensive, affordable insurance coverage**, particularly for cancer patients facing high cost treatments that are unpredictable and can turn into chronic, long-term conditions.
2. **Preserve critical patient protections**, such as the ban on discriminating based on pre-existing conditions, eliminating annual and lifetime benefit limits, prohibiting coverage rescissions, and allowing children to remain on their parent's plan until age 26.<sup>2</sup>
3. **Preserve essential health benefits** that require insurers to cover preventative services, like cancer screenings, at minimal or no cost-sharing.
4. **Maintain meaningful access to clinical trials.**
5. **Strengthen patient access to adequate provider networks** that include appropriate specialists and the full range of services required to provide quality cancer care.

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<sup>1</sup> American Cancer Society. Cancer Facts and Figures 2017. <https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2017.html>.

<sup>2</sup> Under the Affordable Care Act (ACA), cancer patients and survivors can no longer be denied coverage or charged more because of their cancer diagnosis.